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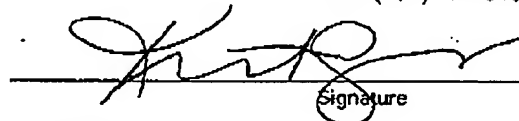
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Re: Serial No. 10/699,552
Atty. Docket No. WELL0036
TOTAL PAGES (Incl. cover sheet) - 22
The following documents are enclosed:

- Certificate of Facsimile Transmission (1 page); and
- Response (21 pages).

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Serial No. 10/699,552

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Orcutt

Docket No.: WELL0036

Serial No. : 10/699,552

Art Unit: 3621

5 Filed: October 30, 2003

Examiner: Ellisca, Pierre E.

Title: Express Check Conversion

February 23, 2006

10 Commissioner for Patents

Mail Stop Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

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RESPONSE

Sir:

20 This is a Response to the Office Action, dated 23 November 2005, for the above-identified patent application. An Amendment to the Claims is attached hereto. The Commissioner is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 07-1445.